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Additional Insurance Conditions (ZVB) WORLD International Travel Insurance

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4 Entitlement to benefits

4.1 The entitlement to benefits according to Section 3 only applies if it is not advisable and/or reasonable for the insured person to travel home.

4.2 The entitlement to benefits under WORLD insurance applies subject to the condition that the compulsory health care insurance is obliged to provide benefits.

4.3 At the commencement of treatment, the Emergency Call Centre must be informed immediately that there is an entitlement to benefits.

4.4 Subsidiarity clause

In deviation of the Sections 22.1 and 22.2 of the AVB for Supplementary Health Insurance all benefits in accordance with these General and Supplementary Insurance Conditions will be rendered respectively after the rendering of benefits by other private insurers. Altogether the costs are reimbursed only once. This insurance's cover is limited to the part of benefits exceeding the benefits of the other insurers. If the other insurer(s) also provide(s) only subsidiary benefits, the legal disposition for double insurance applies.

5 Personal assistance

Emergency Call Centre

In the event of medical emergencies or unexpected occurrences, the insured person may request medical, financial and personal help in accordance with the provisions below by contacting the Emergency Call Centre, which is operated 24 hours a day, 365 days a year. To claim benefits under WORLD insurance, the Emergency Call Centre must be notified in all cases. On receiving such notification, the Emergency Call Centre will set in motion all necessary measures, particularly contact between the doctors at the Emergency Call Centre, the attending doctor on site and, if necessary, the insured person's family doctor, in order to take the appropriate steps. The medical assessment of the type and severity of the complaint will be conducted exclusively by the doctors at the Emergency Call Centre, who will also decide on the execution of the corresponding medical treatment.

Translation: Only the original German text approved by the Swiss Supervisory Authority is binding.

General Provisions

1 Purpose

WORLD International Travel Insurance includes worldwide cover for costs of medical treatment and personal assistance, supplementary to the benefits provided by the compulsory health care insurance pursuant to the Federal Health Insurance Act (KVG).

Benefits

2 Area of validity

The insurance shall apply worldwide for the period of insurance agreed in the insurance document; however, within Switzerland the insurance shall only apply to claims occurring more than 20 km from the insured person's place of residence.

3 Cover for costs of medical treatment

Under the WORLD International Travel Insurance, the insurer will assume the medically indicated costs which are not covered by the compulsory health care insurance for outpatient treatment or a hospital stay abroad for a maximum of 12 months.

6 Benefits for return travel

- 6.1 Transportation to the nearest suitable hospital**
If the insured person becomes seriously ill, is seriously injured or suffers medically certified unforeseen worsening of a chronic complaint during the journey, WORLD will arrange and pay for transportation to the nearest hospital which is suitable for treatment, subject to notification and corresponding medical assessment.
- 6.2 Emergency transportation with a medical escort to a hospital at the insured person's place of residence**
If medically required, and subject to the same conditions as mentioned in Section 6.1, WORLD will arrange and pay for emergency transportation with a medical escort to a hospital which is suitable for treatment at the insured person's place of residence. The Emergency Call Centre will decide on the method of transport based on their medical assessment.
- 6.3 Return travel to the place of residence without a medical escort**
On the basis of a corresponding medical assessment and subject to the conditions mentioned in Section 6.1, WORLD will arrange and pay for return travel without accompanying medical personnel to the insured person's place of residence.
- 6.4 Repatriation of the body in the event of death**
If the insured person dies during the journey, WORLD will assume the costs of transporting the mortal remains to the place of residence. In all cases, assistance must be requested from the Emergency Call Centre.
- 6.5 Return travel due to curtailment of travel by a travelling companion**
If a closely related travelling companion is repatriated to their place of residence or has to curtail the journey for another reason which is covered by the insurance and the insured person would be forced to continue the journey alone, WORLD will arrange and pay for the extra return travel for the insured person after they have consulted the Emergency Call Centre.
- 6.6 Return travel due to curtailment of travel by a family member**
If a family member who is travelling with the insured person is repatriated to their home from the joint journey or has to curtail the journey for another reason which is covered by the insurance, WORLD will arrange and pay for the extra return travel for the insured family members after they have consulted the Emergency Call Centre.

- 6.7 Care of minors travelling with the insured person**
If both parents or the one parent who is travelling have/has to be repatriated to their place of residence or have/has to curtail the journey for another reason which is covered by the insurance, WORLD will arrange and pay for care of children who are still minors who would be forced to continue the journey alone or return home alone.
- 6.8 Return travel due to illness or death of a closely related person at home**
If a closely related person at home becomes seriously ill, is seriously injured or dies, WORLD will arrange and pay for the extra return travel for the insured person after they have consulted the Emergency Call Centre.
- 6.9 Early return travel for other important reasons**
If the property of an insured person at their place of residence is seriously damaged by theft, fire, water or natural hazards, WORLD will arrange and pay for the extra return travel for the insured person to their place of residence.
- 6.10 Search and recovery costs**
If the insured person is reported missing or has to be rescued from a physical emergency, WORLD will pay the necessary search and recovery costs up to a maximum of CHF 10,000.
- 6.11 Cancellation of transport**
If the public transport booked or used for the journey is cancelled and therefore continuation of the journey in accordance with the programme cannot be guaranteed, WORLD will arrange and pay for the extra return travel or delayed onward travel for the insured person. Delays or diversions of booked or used public transport are not deemed to be cancellations. There is no entitlement in the event of an accident or breakdown occurring to private vehicles which are self-driven or in which the insured person travels as a passenger, or if the travel company changes the travel programme or curtails the journey.

7 Travel for visitors

- If the insured person has to be hospitalised abroad for more than seven days, WORLD will arrange and pay for travel for a maximum of two closely related persons to visit the insured person in hospital (first-class train ticket, economy class flight ticket).

8 Services provided by WORLD

- 8.1 Guarantee for payment of hospital costs
If the insured person is hospitalised away from their place of residence, WORLD will issue a guarantee for payment of hospital costs worldwide, as required.
- 8.2 Notification of persons at home
If measures have been arranged according to Sections 6.1 to 6.11 by the Emergency Call Centre, the latter will notify the relatives and the employer of the insured person about the circumstances and the measures taken.
- 8.3 Travel information
Before the insured person sets off on their journey, WORLD will inform them about important official or medical information on request, such as entry requirements, immunisation, charges, customs, currency etc.
- 8.4 Recommendation of hospitals and doctors abroad
If required, the Emergency Call Centre will recommend a doctor or a hospital in the area of the insured person's stay. In the event of problems with communication, WORLD will provide language assistance.
- 8.5 Medical advice from the Emergency Call Centre doctors
If an insured person requires medical assistance during their journey and this cannot be requested at the place where they are staying, the Emergency Call Centre doctors will provide medical advice. Under no circumstances should such advice be viewed as a diagnosis.

9 Reimbursement of travel costs

- 9.1 Expenses in the event of interrupted travel or delayed return travel
If the insured person has to interrupt or extend their journey due to an insured occurrence without commencing the return journey, WORLD will pay the associated unforeseen expenses up to CHF 500 per insured person.
- 9.2 Reimbursement of expenses for the unused part of the travel
If the insured person has to curtail their journey prematurely due to an insured occurrence, WORLD will reimburse the costs of the unused part of the travel as a proportion of the price of the travel arrangements. The indemnity is limited to CHF 10,000 per person or CHF 20,000 per family. No indemnity will be paid for unused return travel tickets.
- 9.3 Unforeseen expenses for repatriation
If unforeseen expenses arise in connection with repatriation, WORLD will assume these additional costs up to a maximum of CHF 500, excluding deductibles, excesses, and medication and medical treatments which are paid for by health insurance.

10 Benefit exclusions

There is no entitlement to benefits:

- 10.1 If the Emergency Call Centre has not given its consent in advance for the repatriation, transportation or return journey.
- 10.2 If the travel company changes the travel programme or curtails the journey due to an occurrence specified in Section 6.11.
- 10.3 If an occurrence or complaint had already occurred or was known to the insured person on commencement of the insurance or when the arrangements or travel were booked.
- 10.4 If the insured person has caused the occurrence or complaint:
 - a) by intentional or grossly negligent action or omission;
 - b) by abuse of alcohol, drugs or medication;
 - c) by active participation in strikes or civil commotion;
 - d) by participation in competitions for which a licence is required, and in motor races, rallies and similar competitions with motor vehicles or in associated training sessions;
 - e) in the event of claims due to warlike occurrences, violations of neutrality, revolution, rebellion, insurrection, civil commotion and measures taken against them, and also due to earthquakes, volcanic eruptions or radioactive emissions.

11 Obligations in the event of a claim

- 11.1 In order to claim the benefits provided by WORLD, the Emergency Call Centre must be informed immediately in all cases in the event of an occurrence or complaint.
- 11.2 The following original documents must be submitted to WORLD:
 - confirmation of booking;
 - medical certificate with diagnosis;
 - official certificates;
 - receipts/invoices for additional insured costs;
 - receipts for unforeseen expenses;
 - flight/travel tickets;
 - police reports.
- 11.3 The insured person is obliged to cooperate in any way possible to minimise the loss and help clarify the event.
- 11.4 In the event of claims due to illness or injury, the insured person must ensure that the attending doctors are released from their duty of confidentiality in relation to WORLD.
- 11.5 If the insured person is also entitled to claim against third parties for benefits which have been provided by WORLD, the insured person must safeguard such entitlements and cede them to WORLD.